

WAUKESHA BANKSHARES, INC.

	CPP Disbursement Date 06/26/2009	RSSD (Holding Company) 2756776	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev		
Assets	\$136	\$128	-5.5%		
Loans	\$82	\$78	-5.7%		
Construction & development	\$3	\$4	5.9%		
Closed-end 1-4 family residential	\$43	\$45	3.9%		
Home equity	\$5	\$3	-39.7%		
Credit card	\$0	\$0			
Other consumer	\$0	\$1	73.2%		
Commercial & Industrial	\$12	\$8	-30.0%		
Commercial real estate	\$16	\$15	-2.8%		
Unused commitments	\$9	\$8	-2.1%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$9	\$8	-8.7%		
Asset-backed securities	\$0	\$0			
Other securities	\$18	\$21	12.3%		
Cash & balances due	\$8	\$4	-54.5%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$17	\$17	0.0%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$17	\$16	-7.7%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$121	\$113	-6.6%		
Deposits	\$120	\$112	-6.5%		
Total other borrowings	\$0	\$0			
FHLB advances	\$0	\$0			
Equity					
Equity capital at quarter end	\$14	\$15	4.1%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	8.7%	9.1%	--		
Tier 1 risk based capital ratio	13.1%	14.9%	--		
Total risk based capital ratio	14.3%	16.0%	--		
Return on equity ¹	2.5%	-2.0%	--		
Return on assets ¹	0.3%	-0.2%	--		
Net interest margin ¹	3.7%	3.7%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans})	53.8%	62.2%	--		
Loss provision to net charge-offs (qtr)	147.2%	57.9%	--		
Net charge-offs to average loans and leases ¹	0.3%	3.5%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012	
Construction & development	0.0%	0.0%	0.4%	0.0%	--
Closed-end 1-4 family residential	4.1%	2.9%	0.1%	0.4%	--
Home equity	6.5%	0.9%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.0%	0.0%	--
Commercial & Industrial	3.3%	0.0%	0.0%	5.7%	--
Commercial real estate	0.0%	0.0%	0.0%	0.0%	--
Total loans	3.0%	1.7%	0.1%	0.9%	--